

## Topics

### **Joint opening of ATM machines with The UFJ Bank, Ltd.**

The Bank has begun joint openings of ATM machines with The UFJ Bank, Ltd. as of June 2002 as part of business integrations with The UFJ Bank. Therefore, customers with the Bank's cash cards can access 2,212 ATM's and CD machines (935 places in Aichi and Mie prefectures) free of charge. The convenience for customers is much improved.

### **Starting Weather Derivative**

From October 2001, the Bank has introduced weather derivatives as an agency. Customers, whose business is affected by the weather, now have an additional selection of risk management contracts. This service contributes to the stable management of customers.

### **Starting New Housing Loan with Insurance for Repayments**

From November 2001, the Bank introduced a new housing loan with insurance for repayments of the loan. The Bank pays insurance premiums (including group life insurance, group life insurance with special contract against cancer, disability insurance and unemployment insurance) for creditors of the housing loans. All or part of the housing loans were repaid through insurance in case of the creditors' unusual situations. Customers will be secured when entering into a housing loan offering such insurance agreements.

### **Starting New Loan Service, "Hayawaza"**

From October 2001, the Bank has introduced a new loan, "Hayawaza", to improve customers' convenience and prompt needs. The customers can apply for a loan by mail or fax and receive a response from the Bank in one hour. Only when the Bank accepts an application for a loan, does a customer need to apply for the loan at the Bank's loan desk formally.

### **Starting New Foreign Currency Deposit, "Yume Euro"**

From December 2001, the Bank has introduced a new foreign currency saving deposit in response to diversified customers' asset management. Euro has become important and familiar currency as US dollars and "Yume Euro" serves as same as "Doru Bako", the Bank's US dollar deposits.